

## Fill in this information to identify the case:

Debtor 1 Tarsha Lynette Williams

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of VA  
(State)

Case number 19-32336-KLP

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as  
Trustee of the Igloo Series II Trust

Court claim no. (if known): 18

Last 4 digits of any number you use to  
identify the debtor's account: 5225

Date of payment change:  
Must be at least 21 days after date 11 / 01 / 2020  
of this notice

New total payment: \$ 2,180.51  
Principal, interest, and escrow, if any

## Part 1: Escrow Account Payment Adjustment

## 1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 297.07

New escrow payment: \$ 260.15

## Part 2: Mortgage Payment Adjustment

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

## Part 3: Other Payment Change

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Tarsha Lynette Williams  
First Name Middle Name Last Name

Case number (if known) 19-32336-KLP

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michelle R. Ghidotti-Gonsalves  
Signature

Date 9 / 25 / 2020

Print: Michelle R. Ghidotti-Gonsalves  
First Name Middle Name Last Name

Title AUTHORIZED AGENT

Company Ghidotti Berger, LLP

Address 1920 Old Tustin Ave  
Number Street  
Santa Ana, CA 92705  
City State ZIP Code

Contact phone (949 ) 427 - 2010

Email bknotifications@ghidottiberger.com

SN Servicing Corporation

Final

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: September 01, 2020

TARSHA L WILLIAMS  
 CALVIN REDMOND  
 228 NEWTOWN RD  
 WHITE STONE VA 22578

Property Address:  
 228 NEWTOWN ROAD  
 WHITESTONE, VA 22578

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from July 2019 to Oct 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Nov 01, 2020:
Principal & Interest Pmt:		1,920.36	1,920.36 **
Escrow Payment:		297.07	260.15
Other Funds Payment:		0.00	0.00
Assistance Payment (-):		0.00	0.00
Reserve Acct Payment:		0.00	0.00
Total Payment:		\$2,217.43	\$2,180.51

Escrow Balance Calculation	
Due Date:	Mar 01, 2018
Escrow Balance:	(6,677.15)
Anticipated Pmts to Escrow:	9,506.24
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$2,829.09

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	2,376.57	(5,574.09)
Jul 2019	297.07			*		2,673.64	(5,574.09)
Aug 2019	297.07			*		2,970.71	(5,574.09)
Sep 2019	297.07			*		3,267.78	(5,574.09)
Oct 2019	297.07			*		3,564.85	(5,574.09)
Nov 2019	297.07		2,252.10	1,759.13	* Homeowners Policy	1,609.82	(7,333.22)
Nov 2019				1,362.69	* County Tax	1,609.82	(8,695.91)
Dec 2019	297.07		1,312.75		* County Tax	594.14	(8,695.91)
Jan 2020	297.07	1,009.38		*		891.21	(7,686.53)
Feb 2020	297.07	672.92		*		1,188.28	(7,013.61)
Mar 2020	297.07	336.46		*		1,485.35	(6,677.15)
Apr 2020	297.07			*		1,782.42	(6,677.15)
May 2020	297.07			*		2,079.49	(6,677.15)
Jun 2020	297.07			*		2,376.56	(6,677.15)
					Anticipated Transactions	2,376.56	(6,677.15)
Sep 2020		9,209.17					2,532.02
Oct 2020		297.07					2,829.09
	\$3,564.84	\$11,525.00	\$3,564.85	\$3,121.82			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 3,564.85. Under Federal law, your lowest monthly balance should not have exceeded 594.14 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are



Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: September 01, 2020

TARSHA L WILLIAMS

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	2,829.09	3,121.82
Nov 2020	260.15	1,759.13	Homeowners Policy	1,330.11	1,622.84
Dec 2020	260.15	1,362.69	County Tax	227.57	520.30
Jan 2021	260.15			487.72	780.45
Feb 2021	260.15			747.87	1,040.60
Mar 2021	260.15			1,008.02	1,300.75
Apr 2021	260.15			1,268.17	1,560.90
May 2021	260.15			1,528.32	1,821.05
Jun 2021	260.15			1,788.47	2,081.20
Jul 2021	260.15			2,048.62	2,341.35
Aug 2021	260.15			2,308.77	2,601.50
Sep 2021	260.15			2,568.92	2,861.65
Oct 2021	260.15			2,829.07	3,121.80
	<u>\$3,121.80</u>	<u>\$3,121.82</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 520.30. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 520.30 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,829.09. Your starting balance (escrow balance required) according to this analysis should be \$3,121.82. This means you have a shortage of 292.73. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 3,121.82. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation** Document Page 6 of 7

Unadjusted Escrow Payment	260.15
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$260.15</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**CERTIFICATE OF SERVICE**

On September 25, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

Amanda Erin DeBerry ecf@bolemanlaw.com, ecfbbackup@bolemanlaw.com

Callyn Marianna Gibson ecf@bolemanlaw.com, ecfbbackup@bolemanlaw.com

Christopher John Flynn ecf@bolemanlaw.com, ecfbbackup@bolemanlaw.com

John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov

Laura Taylor Alridge ecf@bolemanlaw.com, ecfbbackup@bolemanlaw.com

Suzanne E. Wade ecfsunmary@ch13ricva.com, trustee@ch13ricva.com;fred@cmc13.net

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Lauren Simonton  
Lauren Simonton

On September 25, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR Tarsha Lynette Williams P.O. Box 151 Irvington, VA 22480
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I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Lauren Simonton  
Lauren Simonton